

# Virginia Association of Community Banks

## Your Fair Lending Exam: What the Examiners Want!

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Tuesday, April 20, 2010

3:00 pm – 4:30 pm Eastern

The Interagency Fair Lending Examination Procedures were revised in late 2009. This update reflects the changing environment and is, in part, a direct result of the recent regulatory focus on subprime lending. Several clarifications were made regarding pricing, steering, redlining, broker activity, performing examinations with small sample sizes, and data accuracy. As a result of these changes, bankers should be asking themselves some key questions:

- How does my bank's fair lending program stack up?
- Does my bank's internal or external fair lending review function meet current expectations?
- Will my bank be prepared for its next fair lending examination?

This webinar will explain the significant changes to the examination procedures and inform you of the examiners' expectations. The handout materials will be a valuable resource to assess your bank's fair lending program, including tools to assist in your internal review efforts.

### HIGHLIGHTS

- Refresher on select requirements and prohibitions within the Equal Credit Opportunity Act/Regulation B
- Highlights of key changes to the examination procedures
- Exploration of the fair lending examination process, including scoping, sample sizes, transactional and procedural reviews, and bank management response do's and don'ts
- Suggestions for preparation/risk mitigation steps
- Handouts will include various review checklists and tools

### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to stay abreast of the regulator's expectations of your bank's fair lending program. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work and no one will be required to leave the institution.

### WHO SHOULD ATTEND?

This informative session is directed to senior lenders, management, compliance officers, loan review staff, and fair lending auditors.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Bryan Bradley, CRCM, Young & Associates, Inc.

Bryan is a Senior Consultant in the Compliance Division with Young & Associates, a nationally-recognized firm specializing in community financial institution needs. He has an extensive background working in the financial services industry. Bryan has served as a compliance officer for a variety of financial institutions, including national mortgage companies, a multi-billion dollar holding company, and community banks. In addition, he worked for the Federal Reserve Bank of St. Louis as a compliance examiner and has conducted numerous independent compliance-related reviews. Bryan holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, DC.

### THREE REGISTRATION OPTIONS

#### 1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://www.adobe.com).

#### 2. ON-DEMAND WEB LINK\*\* AND FREE CD ROM\*

**Can't attend the live webinar? The ON-DEMAND WEB LINK\*\*** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.\*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

#### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\* (INCLUDES FREE CD-ROM\*)

Includes options 1 and 2 above

### **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE**

\*CD Rom for PC use only

\*\*All materials are subject to copyright and intended for your bank's use only.

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<b>Registration Form:</b>	<b><i>Your Fair Lending Exam: What The Examiners Want</i></b>	<b>April 20, 2010</b>
		<b>VACB</b> 7204 Glen Forest Dr. Ste. 101 Richmond, VA 23226 (804) 673-8250 (804) 673-8251-Fax Email: <a href="mailto:kmallinger@vacb.org">kmallinger@vacb.org</a> Web: <a href="http://www.vacb.org">www.vacb.org</a>
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Company/Bank Name		
_____		
Contact Name	Title	
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Billing Address		<input type="checkbox"/> Check Enclosed: Amount: \$ _____
_____		<input type="checkbox"/> Visa <input type="checkbox"/> Master Card Expires ___ / ___ / ___
City/State/ZIP		Credit Card Number: _____
_____		
Email Address	Phone	
<b>Program Type (All Pricing is for Members. Non-Member Fees are Double)</b>		<b>Cancellation Policy:</b> Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.
<input type="checkbox"/> Live Webinar (\$250) <input type="checkbox"/> On Demand Link w/free CD (\$250)		
<input type="checkbox"/> Both Live Webinar with On-Demand Link & Free CD (\$275)		